

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

PATENT NO. : 7,596,527 B2  
APPLICATION NO. : 10/617701  
DATED : September 29, 2009  
INVENTOR(S) : Moriyasu Sumi et al.

Page 1 of 2

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

**In the Claims:**

**Please delete Claim 2, at Column 19, and insert therefor:**

--2. The loan asset managing system according to claim 1, wherein said loan asset managing system further comprising:

a financial product condition changing means that changes financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted by said difference extracting means.--

**Please delete Claim 17, at Column 21 through Column 22, and insert therefor:**

--17. A computer-readable recording medium on which a computer program is recorded, said computer program comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of loan asset information for which contract has been completed and that are not securitized, and outputting a first analysis result;

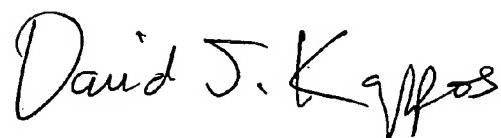
a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, and outputting a second analysis result;

a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a computer-readable program code means for executing a fourth step of changing examination conditions for examining users when money or product is lent to the users, based on the difference extracted in said third step.--

Signed and Sealed this

Tenth Day of August, 2010



David J. Kappos  
*Director of the United States Patent and Trademark Office*

**In the Claims:**

**Please delete Claims 18 and 19, at Column 22, and insert therefor:**

**--18.** The computer-readable recording medium on which the computer program is recorded according to claim 17,

wherein said computer program further comprises a computer-readable program code means for executing a fifth step of changing financial product conditions determined beforehand by the kind of financial product used by said user, based on the difference extracted in said third step.

**19.** A computer program product comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio that is aggregate of loan asset information for which contract has been completed and that are not securitized, and outputting a first analysis result;

a computer-readable program code means for executing a second step of analyzing a second portfolio that is aggregate based on current value information of securitized loan assets and second loan asset information that are basis of the securitized loan asset, and outputting a second analysis result;

a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a computer-readable program code means for executing a fourth step of changing examination conditions for examining users when money or product is lent to the users, based on the difference extracted in said third step.--

**Please delete Claim 20, at Column 22, and insert therefor:**

**--20.** The computer program product according to claim 19,

wherein said computer program product further comprising:

a computer-readable program code means for executing a fifth step of changing financial product conditions determined beforehand by the kind of financial product used by said users, based on the difference extracted in said third step.--